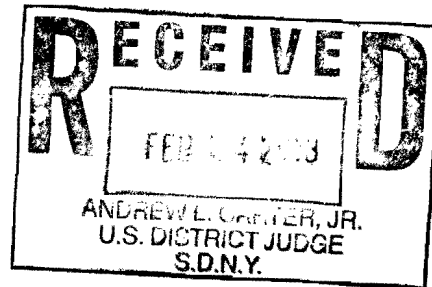


UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK



FRANCES ERVING and JOHNNIE ERVING,  
individually and on behalf of all others similarly  
situated,

Plaintiffs,

-against-

SAXON MORTGAGE SERVICES, INC., et al.

Defendants.

Civil Action No. 1:12-cv-8992-ALC-HBP

STIPULATION AND [REDACTED]  
ORDER EXTENDING TIME TO  
ANSWER OR OTHERWISE RESPOND

IT IS HEREBY STIPULATED AND AGREED, by and between the undersigned  
counsel for the Plaintiffs and Defendants Morgan Stanley, Saxon Mortgage Services, Inc.  
("Saxon"), and Ocwen Financial Corp. ("Ocwen"), as follows:

1. Defendant Saxon, which has not yet been served in this action, agrees to waive service of the Summons and Complaint as of February 1, 2013, in consideration of Plaintiffs' agreement that Saxon shall have until March 4, 2013, to answer or otherwise respond to the Complaint.
2. Defendants Morgan Stanley (the indirect parent company of Saxon) and Ocwen shall also have until March 4, 2013, in which to answer or otherwise respond to the Complaint.
3. Although Defendants Morgan Stanley and Ocwen previously obtained an extension of their time to respond to the Complaint until February 8, 2013, this Stipulation and Proposed Order does not affect any other scheduled dates in this action. By Stipulation and Order dated January 7, 2013, the time within which Defendants Assurant, Inc. and American Security Insurance Company must answer or otherwise respond to the Complaint is already

March 4, 2013. Thus, the effect of this Stipulation and Order will be to coordinate the response date of all Defendants to the action.

Dated: February 4, 2013

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*Attorneys for Defendants Morgan Stanley  
and Saxon Mortgage Services, Inc.*

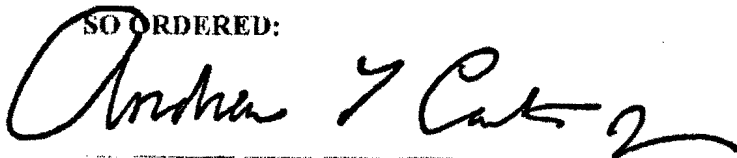
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*Attorneys for Defendant Ocwen  
Financial Corp.*

SO ORDERED:



United States District Judge

2-8-13